DECEMBER 1951

CPAC Newsletter

Will Defence Industry Go Where Housing Sites can be Found?

For three reasons these pages are given almost wholly to the impact of the national preparedness program upon the production of new dwellings for Canadians. First, because the initial effect of the 'arsenal policy' was to put the brakes on all kinds of house building, causing many to worry that this might be the permanent effect. Second, because new measures have just been announced that are meant to launch fresh housing schemes, of the sorts and in the places best calculated to support the national defence program. Third, because this month our Members will join with others to discuss that relationship, under the heading *Guns and Houses* on the Trans-Canada network of the Canadian Broadcasting Corporation.

The date and place of origin of this *Citizens' Forum* broadcast are themselves symbolic. Nowhere in Canada does Vulcan's hammer make greater dents than in Halifax; and the Sixth of December is the anniversary of that tragic explosion which was but a major incident in the long and valiant service record of the Nova Scotian capital. (That same tragedy led to the building of Canada's first public housing.) Even now, Haligonians find splinters of glass embedded in their woodwork to remind them of that awful blast of thirty-four years ago. Less direct, but no less eloquent testimony to the harsh treatment given that city as the nation's wartime loading platform, are the stretches of blight behind its busy waterfront.

True, most of our 'important' cities have their blighted areas, though the cause may have been different from that in Halifax. Blight commonly came about after the central employment zone stopped expanding as fast as had been hoped. Instead, white collar workplaces were built skywards; and assembly-line industry shifted to the suburbs to spread itself — leaving a ring of decaying blocks around the city core.

This decentralisation went on 'naturally' that is, by private decisions. From now on, it is to be speeded by public inducement; for those defence industries that want publicly aided housing for their workers will be expected to choose sites large enough for their growing plants and *also within short range of land available for new housing.* The defence producer who is worried about the family accommodation of his prospective employees will thus seek land either in a town of modest size, or else at the metropolitan edge. Advance planning and regional co-ordination was surely desirable to avoid waste in the old, spasmodic decentralisation. It will be essential when the same trend is given further impetus by Parliament itself.

COMMUNITY PLANNING ASSOCIATION OF CANADA, OTTAWA

GUNS AND HOUSES: CAN WE HAVE BOTH?

The fact from which discussion must begin is that Canada has now committed itself to a program of national defence preparedness which will require the expenditure of one billion, seven hundred and eighty million dollars during the next fiscal year, and five billion over the next three years. We are therefore going to have guns. But it is similarly apparent that we are going to have houses. While stressing that the defence requirements will rate first priority in policy decisions, Federal Government spokesmen have on several occasions stated that it is the Government's intention to emphasize housing second only to the defence program. The question therefore might better be — how many houses, what kinds and for whom?

Housing Problem is Two-Sided

There are two sides to the housing problem. One is social need — the desire to provide decent living accommodation for each family group. As yet we have fallen far short of such a goal (see page 3). The other is the limit to which Canada can afford to spend on housing and land development. This boundary line to which our national production will be directed towards housing is conditioned by several factors such as general economic prosperity making for the ability to pay for housing, and political pressure for government aid — on one side; and materials and men available, and other competing productive requirements — on the other side. Defence program needs — especially for construction — are undoubtedly pressing in on this boundary.

The Accumulated Shortage

The serious effect of any considerable reduction in volume of housing can be attributed largely to an already impressive backlog of housing need. This need — that is the need for a separate unit for each family — is a calculable quantity. It depends upon the number of families (or households — for needs of unmarried individuals cannot be excluded). Housing production has however more closely reflected *effective demand* (that is the willingness and ability to pay the market price). Effective demand has always been less than social need; therefore the number of houses built has not been sufficient to achieve what appears to be a desirable goal. But effective demand varies according to general economic conditions. Thus the gap between demand and need (and therefore between number of houses and number of households) may be widened during adverse economic conditions. This is precisely what has occurred in Canada.

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The object of the Association is to encourage citizen interest in community planning. Active membership is $3.00 per year. Sustaining membership is $25.00 per year. Members receive the *CPAC Newsletter* or *Les Nouvelles de l'A.C.U.* each published eight times yearly, and the bilingual quarterly *Community Planning Review*. Members are encouraged to become active supporters of community planning in their community. Branches have been formed in several cities for this purpose.

During the world wide depression of the 1930's, housebuilding slumped. Although conditions improved following the outbreak of World War II in 1939, the requirements of a war economy put a brake on the housing program. The easing of conditions in 1945 released a pent-up demand and housing starts picked up steadily (see statistics on page 3). But in spite of the production of 459,000 units during the period 1945-50, we still made virtually no impression on the backlog of need, since the addition to the number of Canadian families in this same period totalled 472,000.

Furthermore a growing number of older houses were becoming obsolete. Allowing 50 years as the average lifetime of a house, there should be an annual replacement rate of about 2% per annum. Since our present stock equals three and a quarter million houses, we would need 65,000 per year, just for replacements. We have not been building fast enough for both jobs — replacement of old houses and provision for added families.* In 1944 it was estimated that the number of slum units in Canada (unfit to live in) totalled about 175,000.

Housing and Productive Efficiency

It may be that the social goal of a decent home for every family is unattainable. Yet aside from social considerations, it would appear that to allow our back-

*(new families and replacement would require 140,000 units per year, — even if there were little inter-city migration. In meeting defence production targets there might in fact have to be a good deal.)

log to become much larger would seriously affect our ability to produce efficiently as a nation. Production requires among other things a skilled and energetic working force with a good degree of mobility. The tensions produced by poor accommodation, long journeys to work, and generally poor family environment are of considerable importance. That the Government is aware of this is apparent in the October announcement of Honorable Robert Winters regarding defence housing (see page 5).

Progress Since World War II

Changes in Canadian life during the past few years have created a steadily increasing demand for housing. In part this was the end effect of a prolonged period of restraint. Added to this was the increasing urbanization of Canada, rising real incomes and the release of materials and men for peacetime production.

With the National Housing Act (1944) and the Central Mortgage and Housing Corporation Act (1945), the Government set out to deal with the problems anticipated in providing the right kinds and quantities of housing in the right places. Underlying this was the growing belief that wide fluctuations in the business cycle and therefore in housing starts were unhealthy and that a certain amount of public intervention was needed to level off such fluctuations. Many still believed that supply tended to equal demand in the long run but the injustices of short run fluctuations were too great to be ignored. As has been pointed out by the late Lord Keynes, 'we live in the short run'. Furthermore it was felt that social need must be a more important criteria than had been true in the past.

The importance of public assistance in promoting house building can be seen by the increasing percentage of houses which have been built through some form of public assistance. In 1936 the figure was 3.1%; in 1939 — 12.2%; in 1942 — 21.8%; in 1949 — 39.4%; and in 1950 — 41%. Of these publicly assisted houses built in 1950, only 18% were publicly initiated.

The Introduction of Section 35

The greater acceptance of social need for housing as a determinant in housing supply required legislation which would make possible the erection of a more varied housing stock, available on different terms. In September of 1949 the Federal Government introduced amendments to the National Housing Act of 1944, which for the first time made possible the building of all types of houses for sale or for rent *even if this means deficits*. And, for the first time, the lower third by income of Canada's families became eligible for housing built expressly for them. The legislation was a recognition that the process of 'filtering down', (by which it had been assumed that the lower income group could move into older housing vacated by its former owners) did not in fact provide either the kind or quantity of housing needed.

***Total housing completions* 1945-50 inclusive:**

1945 — 48,500
1946 — 67,200
1947 — 79,300
1948 — 81,200
1949 — 91,000
1950 — 91,800

TOTAL: 459,000

Percentage completed with public assistance:

1936 — 3.1%
1939 — 12.2%
1942 — 21.8%
1944 — 8.9%
1949 — 39.4%
1950 — 41.0%

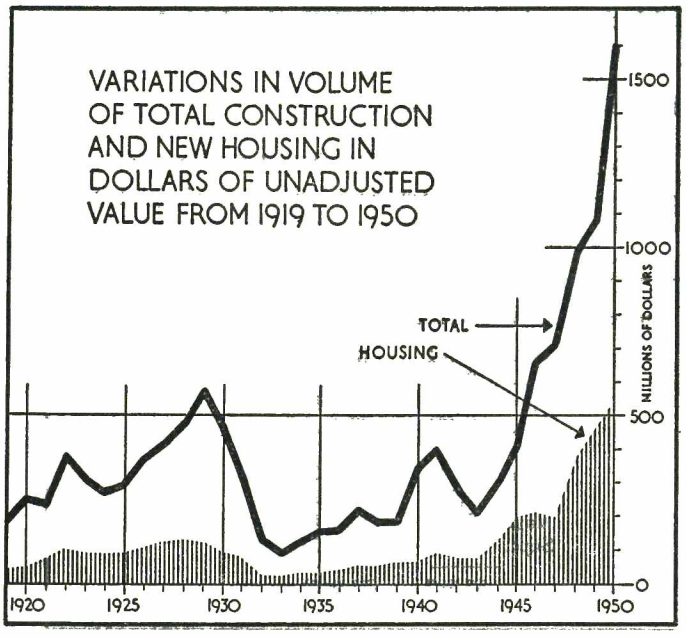
***Net new families formed:* 1945-50**

1945 — 59,000
1946 — 108,000
1947 — 75,000
1948 — 83,000
1949 — 77,000
1950 — 70,000

TOTAL: 472,000

Source: Residential Real Estate in Canada
O. J. Firestone, University of Toronto Press, 1951.

Variations in volume of all construction contracts and of housing contracts, in dollars of unadjusted value, for Canada (excluding Newfoundland) 1919-1950. (*Based on Maclean Building Reports*)



Housing under Section 35, N.H.A.

Land assembly:	Atikokan, Ont.	— 200 lots
	Kingston, Ont.	— 133 acres
	London, Ont.	— 374 lots
	Ottawa, Ont.	— 600 lots
	St. Thomas, Ont.	— 255 lots
	Windsor, Ont.	— 325 lots
	St. John's, Newfoundland	— 608 lots

Similar schemes are under consideration for Corner Brook, Newfoundland and Trail, B.C.

Economic rental housing:	Fort William, Ont.	— 70 units
	St. Thomas, Ont.	— 40 units
	Windsor, Ont.	— 325 units

Several others are under consideration in Ontario and agreement in principle has been reached for construction of 100 units in St. John's, Newfoundland.

Low rental housing:	St. John's	— 140 units
		152 under consideration
	Saint John, N.B.	— 88 units

What Section 35 Permits

Through this new legislation, which looks to joint participation by federal, provincial and municipal governments, three chief types of projects were made possible. *First*, arrangements could be made for the assembly and servicing of land to provide suitable residential sites — which could then be sold in the ordinary way to builders and home-owners. *Second*, CMHC could agree to enter into the direct construction of moderately priced houses for sale; and *third*, the Corporation could agree with partner governments to erect housing for rent either on an economic or a sub-economic basis. The last is public housing as understood in other countries. For any of these operations, the Federal Government will provide 75% of the capital funds and 75% of any operating deficits such as may arise in the case of low rental housing. It is left to the provinces to determine how its 25% share will be divided with municipalities. In addition it requires initiation and management at the local level.

Flexibility Important

The legislation is quite broad and flexible. It makes possible the public purchase and planning of large vacant tracts, the mixing of single and multi-family accommodation for sale or for rent; and it makes everything possible within a single project.

In the present situation, Section 35 is particularly useful in that it enables all levels of government to co-operate to place housing of the kind needed in the places where it is most urgently required. The changes in lending policy announced in October 1951 by Hon. Robert Winters reinforce the possibilities inherent in Section 35.

Starts by Months, 1951 (1950 in brackets)

Jan.	2,771	(2,152)
Feb.	2,966	(2,694)
Mar.	4,064	(4,169)
Apr.	7,451	(7,422)
May	11,699	(13,647)
June	9,514	(12,065)
July	6,123	(10,245)
Aug.	7,461	(9,306)
Sept.	5,538	(10,245)
	57,587	(71,945)

Provinces Pass Complementary Legislation

To make Section 35 operative, it was required that provincial governments pass legislation intended to complement it and this has now been done by nine provinces.

Recent Developments: Preparation for Defence

Housing policy has been modified to a considerable degree by external developments since the outbreak of war in Korea.

In less than two years the Government at Ottawa has taken steps to encourage more house-building; to reduce this volume, and to expand it again. In the fall of '49 housing demand seemed to be slackening. In order to stimulate demand and keep the construction industry working at capacity, two chief steps were taken. One was the addition of one-sixth to the basic loan available to private house builders. This reduced down payment requirements and enabled more persons to purchase houses. More important as a long run measure was the introduction of Section 35 to the N.H.A. as already noted; this provided an elastic mechanism for government co-operation in the construction of housing for a wide group of purchasers and tenants.

War in Korea

The advent of war in Korea altered the situation. Prices rose, a defence construction program was begun, and a building material shortage became probable. The Government therefore took action to restrict housing starts. Lending values were pegged at Jan. 1, 1950 levels, the additional one-sixth loan was suspended and it became increasingly difficult for many potential house buyers to finance a purchase; in effect, the necessary down payment was doubled in February 1951. Housing starts steadily fell off as demand dropped and by September, starts were running at 40% below the level for one year earlier. (see table, page 4) Contributing also to the decline was a more cautious attitude on the part of private lending institutions, an attitude related to deliberate governmental credit policy in other fields.

But the decline was steeper than seemed advisable. Need was still great, pressure for government action to promote more house-building was mounting, and it appeared that Canada still had enough building materials and labour to allow for a larger production of houses — especially in areas where preparedness industries were expanding.

Selective Expansion

By June of 1951 the prevailing rate of interest (as for instance on municipal borrowings) had risen above the wartime levels on which the Housing Act rate was based. The companies that normally joined with Central Mortgage and Housing Corporation in housing loans had invested more in this way in the previous year than ever before. For both these reasons the lending institutions were hesitant to continue making joint housing loans on such a scale. To induce them to continue, the interest rate paid to them under the N.H.A. was raised to 5½%, with a corresponding rise to 5% in the interest charged to the borrower (a difference of less than a dollar on each monthly repayment of the typical loan).

Then in October 1951, Resources Minister Winters outlined a further expansion of housing credit — devised not only to increase the numbers of dwellings begun, but especially to push suitable kinds of houses into the locations most in need of them: 'houses for gun-makers'. To get the greatest number of units out of the money and materials available the new terms were made to apply only to houses of limited size and bearing a predetermined maximum price.

While the details are not yet completely clear, present indications are that the scheme will work somewhat as follows:

1. The Department of Defence Production will designate manufacturing plants having defence contracts as eligible for this aid, and the employers will certify the defence workers to whom it is to be directed.

2. If a house is offered for sale to a certified defence worker at an end-sale price satisfactory to CMHC, and it is of the economy standard* and within the maximum travel time from the plant as laid down, a loan will be made of 90% of that end-sale price — to be repaid over not more than 25 years. The defence worker's repayments will be taken from his pay by his employer.

3. If a builder has an agreement for sale with a certified defence worker, for a house fulfilling the same conditions, the loan may be made to the builder — to be transferred to the defence worker when he moves in. (If that hope falls through and the house goes to a non-defence worker, the latter must find cash enough to raise the down-payment to the normal level: another $1 for every $9 in the price of the house.)

4. Housing may be built for rental to certified defence workers, in which case the landlord will be eligible for an 85% loan on terms like those applying to houses for sale. In early years the lease will be year-by-year, with the proviso that there may not be a renewal of lease to one no longer a defence worker until the unit has been offered to defence workers in the area.

5. Houses built for sale other than to defence workers will also qualify for easier financing, if they come within the same maximum floor areas and can be built for a pre-agreed sale price satisfactory to the Corporation. But in this case the loan will be 80% of the contract price, instead of the 90% loan for defence workers' houses. The agreed sale price proviso is inserted to check price increases which high demand and easier financing might otherwise produce.

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*The *maximum* room areas will probably be as follows:
(Standard rooms are kitchen, living room, dining room, bedroom)

Bungalow, 4 standard rooms	835 square feet of floor area
Bungalow, 5 standard rooms	935 square feet of floor area
1½ storey, 5 standard rooms	1050 square feet of floor area
1½ storey, 6 standard rooms	1160 square feet of floor area
2 storey, 6 standard rooms	1250 square feet or floor area
Duplex	2100 square feet of floor area

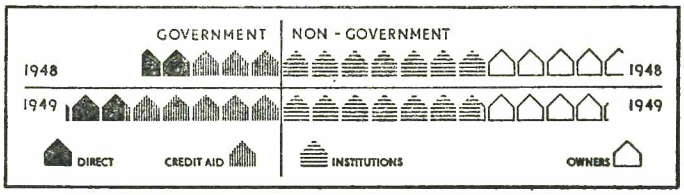
These may be compared with standards set out by other housing administrations, e.g.:

Department of Health for Scotland (1950):

4 rooms (single storey)	880 square feet
4 rooms (2 storeys)	950 square feet
5 rooms (2 storeys)	1055 square feet

Or, since a room per person is a reasonable yardstick:

	4	*5*	*6* persons
American Public Health Association:	1150	1400	1550 square feet floor
British Housing Manual 1949:	750–800	900–950	980-1030 square feet floor



Principal sources of funds for new dwellings constructed in Canada, 1948 and 1949; those financed entirely from private sources are set apart from those financed wholly or in part with federal government aid. Each symbol represents 5,000 new dwellings completed.

6. Houses built to satisfactory standards under the rental insurance scheme, for others than defence workers, will also be eligible for 80% loans from CMHC.

Principles Behind Present Policy

Speaking before the House of Commons on October 16th, Mr. Winters said that "In so far as it was within the capacity of the Government to influence the construction of houses, we would see to it that (a) people who had started houses would have an opportunity to complete them; (b) that special emphasis would be given to the building of houses where they are most urgently required for the development of the defence program; (c) that Canadians would have an opportunity to build houses up to the limit of building capacity and materials available for the purpose; and (d) that the Government would take what reasonable steps it could to protect home owners against undue increases in the cost of houses.

What Does the Future Hold for Housing?

There are a number of factors which jeopardize the chances of sustaining a relatively high volume of housing starts in the future. Looming as a question mark is the effect on housing which a fully developed defence program will exert. Then there is the further threat of increased defence activity should the international situation deteriorate further. On the other hand, the defence *construction* program which is most intimately related to the housing program, is likely to be pretty well completed by the end of 1952. Thereafter, it might well be possible to increase the housing target.

Two problems which arise from the position of housing within the national economy are the materials situation, and the inflationary pressures being exerted by a combination of factors. An expansion in the production of building materials has temporarily relieved worry about the effect of shortages upon the present housing goal (probably about 75,000 units per annum or some 20% less than 1950 completions). Shortages in particular materials could exert a restricting influence at any time. But it may be noted that housing actually makes small demand for essential defence materials (for example, less than 3 per cent of Canadian steel and aluminum consumption and probably not more than 5 per cent of copper consumption).

Building costs are another source of trouble. In this connection it is interesting to read what a group of technical experts in the home-building industry and Government in the U.S.A. had to say. Their chief argument was that one way of reducing cost was to reduce waste. "We are all agreed", they said, "that savings could easily run to 20%; if *all* obstructions are removed they could reach 30% or even 40%." Some of the specific examples cited were unrealistic municipal plumbing and electrical codes; the industry's pattern of odd sizes of materials; foundations in excess of need for one-storey houses; the need for standard, prefabricated plumbing assemblies which could save millions of pounds of pipe and millions of man-hours; and the waste of millions of pounds of copper wiring, steel pipe and cement through excessive street widths imposed on most low cost developments. The same is surely applicable, at least in part, in Canada.

Community Resources in Defence Centres

In recent testimony given before the U.S. House of Representatives Committee on Banking and Currency, Mr. Charles E. Wilson, Director of the Office of Defence Mobilization, drew attention to the urgent need of expanding community resources in expanding defence centers. Said Wilson: "Our previous experience is evidence of the fact that if the required housing and community facilities are not available in the places and at the times they are needed, our productive program can suffer serious and crippling delays."

Shortage of Serviced Land

On several occasions, authorities at various levels have warned that a chief impediment to the building of houses, was the shortage of suitable serviced land with water, sewers and all important schools. This problem is a complicated one. Many have suggested that the Federal Government must assist in school construction which becomes an essential part of most joint housing projects.

Municipal Participation

Another detail arising from provincial policy in respect to joint-government schemes is the proportion of the 25% cost (Federal pays 75%) which must be borne by local government. This ranges from almost nothing in the case of Newfoundland cities to 25 per cent in the case of communities in Nova Scotia. Ontario asks 7½% as the municipal contribution and B.C. has been asking for 12½%.

What Kind of Housing?

A discussion solely in terms of the quantity of housing is surely unrealistic. There are various income groups, different desires and needs among consumers, and limitations to the manner in which such preferences can be met. There may also be both the need and desire for differing types of accommodation at different times in the family cycle. We count freedom of choice among the benefits of a mixed economy yet there has been a limited amount of such freedom for the majority of housing consumers. It is admittedly very difficult to gauge preferences in precise proportions. Too much refinement in trying to measure such desires can serve merely to complicate the problem. But there seems to be a strong argument for making a more conscious step in this direction. There is plenty of room for experiments in different forms of living accommodation, and present legislation permits the building of a variety of types with government aid, such as: cottages for older age persons, apartments for single and young married persons, row housing, and single and semi-detached units.

Planning Should Precede Public Aid

If municipalities are going to seek the aid of senior governments, they should be able to present a fairly comprehensive picture of their local housing situations. If the Federal and Provincial governments are going to invest the taxpayer's money in land and in housing we must be able to demonstrate that there is a real demand and a real need for the kind of urban growth we are going to promote.

In order to provide a sound basis for such judgments we hope the municipalities will do some stock-taking. What is your community's real need for houses? What is the extent of your shortage and in what sector of the population is the pressure most acute? In other words, should you be preparing 10 acres, 50 acres or 500 acres to receive the residential growth that may take place during the next 5 years? To what extent is serviced land available or to what extent could the facilities of Section 35 be brought into play to provide serviced land? Should some part of this land be reserved for rental housing? And what about the sub-standard housing of which most Canadian cities have acquired? Should slum-clearance enter into your calculations?

Community Planning

If your survey and analysis of the local situation should lead to the conclusion that some direct action ought to be taken either for the assembly and servicing of land or for the actual building of housing, then it will be necessary to discover sites.

I think we can assume that public funds should not be used to acquire and service particularly expensive or speculative real estate nor to aid a class within the community which can afford to solve its own housing problems. But nor do I think that public funds should be used to locate housing in an area which is not suitable for residential use and which would, on anybody's estimate, represent a poor public investment. In other words, the suitable sites for land assembly and housing should be properly related with neighborhood services, schools, shops and open spaces, and all those other amenities which are essential to a good community. (The developments financed with public funds should surely be models of good community planning and we must endeavour to make these developments as desirable as possible in order to protect our joint investment.) For this reason, I think that proposals for developments to receive governmental aid should be an integral part of the process of community planning.

David Mansur

President, Central Mortgage and Housing Corporation
August 22nd, 1950

How many for rent?

The proportion of units for rent to units for sale has generally been in the ratio of one to four. The Government's policy has been one of encouraging home ownership in publicly assisted housing by liberal terms. Such a policy has much merit. The chief question associated with it is whether enough rental units are being built. Central Mortgage and Housing Corporation makes a practice of granting loans only to those buyers whose total monthly payments do not exceed 23% of their income. This eliminates a certain number although the policy is not in error. That number may however be as high as one third of the population. Is this group being provided for and can it be done on a basis other than low rental accommodation?

Are Space Standards Adequate?

F. J. Osborn of England has termed planners as 'salesmen of space' and few have minimized the difficulties which must beset such salesmen. These difficulties tend to become more severe in times like the present. The temptation to build the most economical houses, and the need for low cost housing, creates a pressure for measures that will bring this about. One such method is by reducing the living space both within and without the houses we build. In announcing its recent lending policy changes (October, 1951), CMHC set up maximum living area standards for different sized dwellings. These maximum standards subject to change but at present do not appear to be as high as has been suggested by other agencies concerned with this problem. Again it would appear that there is a need for experimenting in different kinds of accommodation (such as row housing) which will give us practical evidence upon which to base conclusions.

It must be Permanent

Whatever else may be said about decisions in housing policy, it cannot be too often repeated that such decisions must be long term. No one can say whether Soviet communism and our own system can live with each other. No one can accurately predict how long we shall remain under tension. The 'period of waiting' may however be a long one. It is our job to see that we are prepared for a lengthy state of tension, and that we work out necessary adjustments without rushing to create new agencies whose job is a short term one and whose thinking may very well be the same. The possibility of a 'cease-fire' in Korea might reduce our commitments under the NATO organization but it would not end them. We have contracted for a long term job. Fortunately the thinking and the action of the Government has reflected a similar point of view.

During World War II, plants were established with related housing on the assumption — more justified at that time — that both would likely be 'temporary'. The plants weren't and the houses couldn't be. Our present industrial expansion is proceeding on the different assumption that both the new defence plants and other installations, and related housing will be permanently useful. There is no room for 'temporary' construction at this time.

Indefinite Emergency Requires Long Term Planning

It might at this juncture be worth repeating a statement endorsed by the Board of the National Housing Conference in the U.S.A. on December 11th, 1950. The statement read:

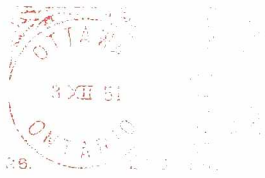
> The current overall national domestic policy . . . is apparently based on the premise that while we must be prepared to confront an extreme emergency at any moment, there is a likelihood that the shifting and halfway war conditions may continue for a long period, which means that we should endeavour to keep our domestic economy functioning as normally as possible, albeit geared to maximum production guided to meet defence needs with minimum waste. How this principle should be applied to housing policy seems fairly obvious. It doesn't mean killing off normal home production, and then suddenly jumping into some kind of planless, wasteful, last-minute 'emergency' program of direct Federal construction. It means adapting the normal home-building machinery to present requirements by such measures as the following: (1) controlling the total volume so that minimum needs are met without strain on the military economy . . . (2) insuring that home production is fairly balanced to meet the current needs of different income groups; (3) geographical allocation of new housing to anticipate and meet serious local shortages induced by defence activity . . . (4) guiding the location and character of new housing and community development to implement national security policies of industrial decentralisation or dispersal; and (5) in general, meeting emergency needs without sacrificing social standards and long-term civic goals, insofar as possible . . .

We Must Have Guns — and Houses

We began by accepting the fact that we must have guns. Our argument has been that we must also have houses, in fact that housing is essentially part of the defence program.

It is important that we build a large number of houses, as large a number as is possible. It is also important that we build the right kind of houses in the right places with related facilities. We are creating permanent additions to the physical environment whether such additions be of a defence nature or not. This environment can be conducive both to good living and to productive efficiency. In any event it is going to be with us for a long time.

It is therefore important that we concern ourselves with living space, with the community facilities that go to make up satisfactory living areas and with kindred questions. CPAC has consistently advocated such *community-building* as a good in itself. It is as much a good, as practicable, and as necessary now as in any other time.



CPAC *Newsletter*

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